

<i>SERFF Tracking Number:</i>	<i>RNIC-127102743</i>	<i>State:</i>	<i>Arkansas</i>
<i>Filing Company:</i>	<i>Reserve National Insurance Company</i>	<i>State Tracking Number:</i>	<i>48362</i>
<i>Company Tracking Number:</i>			
<i>TOI:</i>	<i>MS08I Individual Medicare Supplement - Standard Plans 2010</i>	<i>Sub-TOI:</i>	<i>MS08I.012 Multi-Plan 2010</i>
<i>Product Name:</i>	<i>2011 MCS-10 Medicare Supplement Premium Rate Filing</i>		
<i>Project Name/Number:</i>	<i>2011 MCS-10 Medicare Supplement Premium Rate Filing/</i>		

Filing at a Glance

Company: Reserve National Insurance Company

Product Name: 2011 MCS-10 Medicare Supplement Premium Rate Filing
 SERFF Tr Num: RNIC-127102743 State: Arkansas

TOI: MS08I Individual Medicare Supplement - Standard Plans 2010
 SERFF Status: Closed-Approved State Tr Num: 48362

Sub-TOI: MS08I.012 Multi-Plan 2010
 Co Tr Num: State Status: Approved-Closed
 Filing Type: Rate Reviewer(s): Stephanie Fowler

Authors: Kyle Conrad, Brenda Ingram, Misty Anglin

Disposition Date: 04/08/2011

Date Submitted: 03/29/2011 Disposition Status: Approved

Implementation Date Requested: On Approval Implementation Date:

State Filing Description:

General Information

Project Name: 2011 MCS-10 Medicare Supplement Premium Rate Filing
 Status of Filing in Domicile: Pending

Project Number:	Date Approved in Domicile:
Requested Filing Mode: Review & Approval	Domicile Status Comments:
Explanation for Combination/Other:	Market Type: Individual
Submission Type: New Submission	Individual Market Type:
Overall Rate Impact:	Filing Status Changed: 04/08/2011
	State Status Changed: 04/08/2011
Deemer Date:	Created By: Brenda Ingram
Submitted By: Brenda Ingram	Corresponding Filing Tracking Number:

Filing Description:
 Ms. Rosalind D. Minor
 Certified Rate and Form Analyst
 Life and Health Division
 Arkansas Insurance Department
 1200 West Third Street
 Little Rock, AR 72201-1904

SERFF Tracking Number: RNIC-127102743 State: Arkansas
Filing Company: Reserve National Insurance Company State Tracking Number: 48362
Company Tracking Number:
TOI: MS08I Individual Medicare Supplement - Sub-TOI: MS08I.012 Multi-Plan 2010
Standard Plans 2010
Product Name: 2011 MCS-10 Medicare Supplement Premium Rate Filing
Project Name/Number: 2011 MCS-10 Medicare Supplement Premium Rate Filing/

RE: Reserve National Insurance Company - NAIC # 68462; FEIN# 73-0661453

Premium Rate Filing for 2010 Standardized Medicare Supplement Policy Forms MCS-10-A, MCS-10-C, MCS-10-F and MCS-10-F-HD and MCS-10-N

Dear Ms. Minor:

We are submitting this premium rate filing for the above-referenced 2010 Standardized Medicare Supplement Policies. This filing constitutes the annual filing of premium rates and loss ratio projections to demonstrate that the anticipated loss ratio meets the applicable minimum requirements.

Please see the accompanying actuarial memorandum, which contains all the pertinent information supporting this rate filing.

If this filing is acceptable, please provide us with evidence of approval or filing by your office.

Thank you for your consideration. If there are any questions, please contact the undersigned by telephone at 1-800-874-1431, by fax at 405-840-3426 or by e-mail at kconrad@unitrin.com.

Sincerely,

Kyle D. Conrad
Senior Vice President
and Associate Corporate Counsel

Company and Contact

Filing Contact Information

Kyle Conrad, Vice President & Associate Corporate Counsel
6100 N. W. Grand Blvd
Oklahoma City, OK 73118
kconrad@unitrin.com
800-874-1431 [Phone] 549 [Ext]

Filing Company Information

Reserve National Insurance Company	CoCode: 68462	State of Domicile: Oklahoma
601 East Britton Road	Group Code: 215	Company Type: Life and Health
Oklahoma City, OK 73114	Group Name: Reserve National	State ID Number:
(405) 848-7931 ext. 549[Phone]	FEIN Number: 73-0661453	

SERFF Tracking Number: RNIC-127102743 State: Arkansas
Filing Company: Reserve National Insurance Company State Tracking Number: 48362
Company Tracking Number:
TOI: MS08I Individual Medicare Supplement - Sub-TOI: MS08I.012 Multi-Plan 2010
Standard Plans 2010
Product Name: 2011 MCS-10 Medicare Supplement Premium Rate Filing
Project Name/Number: 2011 MCS-10 Medicare Supplement Premium Rate Filing/

Filing Fees

Fee Required? Yes
Fee Amount: \$50.00
Retaliatory? No
Fee Explanation: Ar Medicare rate filing fee
Per Company: No

COMPANY	AMOUNT	DATE PROCESSED	TRANSACTION #
Reserve National Insurance Company	\$50.00	03/29/2011	46069517

SERFF Tracking Number: RNIC-127102743 State: Arkansas

Filing Company: Reserve National Insurance Company State Tracking Number: 48362

Company Tracking Number:

TOI: MS08I Individual Medicare Supplement - Sub-TOI: MS08I.012 Multi-Plan 2010
Standard Plans 2010

Product Name: 2011 MCS-10 Medicare Supplement Premium Rate Filing

Project Name/Number: 2011 MCS-10 Medicare Supplement Premium Rate Filing/

Correspondence Summary

Dispositions

Status	Created By	Created On	Date Submitted
Approved	Stephanie Fowler	04/08/2011	04/08/2011

Objection Letters and Response Letters

Objection Letters				Response Letters		
Status	Created By	Created On	Date Submitted	Responded By	Created On	Date Submitted
Pending Industry Response	Stephanie Fowler	04/05/2011	04/05/2011	Brenda Ingram	04/06/2011	04/06/2011

SERFF Tracking Number:	RNIC-127102743	State:	Arkansas
Filing Company:	Reserve National Insurance Company	State Tracking Number:	48362
Company Tracking Number:			
TOI:	MS08I Individual Medicare Supplement - Standard Plans 2010	Sub-TOI:	MS08I.012 Multi-Plan 2010
Product Name:	2011 MCS-10 Medicare Supplement Premium Rate Filing		
Project Name/Number:	2011 MCS-10 Medicare Supplement Premium Rate Filing/		

Disposition

Disposition Date: 04/08/2011

Implementation Date:

Status: Approved

Comment: We have approved this rate filing. There was no increase requested.

Company Name:	Overall % Indicated Change:	Overall % Rate Impact:	Written Premium Change for this Program:	# of Policy Holders Affected for this Program:	Written Premium for this Program:	Maximum % Change (where required):	Minimum % Change (where required):
Reserve National Insurance Company	0.000%	0.000%	\$	55	\$74,249	0.000%	0.000%

SERFF Tracking Number: RNIC-127102743 State: Arkansas

Filing Company: Reserve National Insurance Company State Tracking Number: 48362

Company Tracking Number:

TOI: MS08I Individual Medicare Supplement - Sub-TOI: MS08I.012 Multi-Plan 2010
Standard Plans 2010

Product Name: 2011 MCS-10 Medicare Supplement Premium Rate Filing

Project Name/Number: 2011 MCS-10 Medicare Supplement Premium Rate Filing/

Schedule	Schedule Item	Schedule Item Status	Public Access
Supporting Document (revised)	Health - Actuarial Justification	Approved	No
Supporting Document	Exhibit 1	Approved	No
Supporting Document	Exhibit 2	Approved	No
Supporting Document	Health - Actuarial Justification	Replaced	No
Rate	Rates	Approved	No
Rate	Rates	Approved	No
Rate	Rates	Approved	No
Rate	Rates	Approved	No
Rate	Rates	Approved	No

Objection Letter

Dear Kyle Conrad,

Please feel free to contact me if you have questions.

Sincerely,

Stephanie Fowler

SERFF Tracking Number: RNIC-127102743 State: Arkansas
Filing Company: Reserve National Insurance Company State Tracking Number: 48362
Company Tracking Number:
TOI: MS08I Individual Medicare Supplement - Sub-TOI: MS08I.012 Multi-Plan 2010
Standard Plans 2010
Product Name: 2011 MCS-10 Medicare Supplement Premium Rate Filing
Project Name/Number: 2011 MCS-10 Medicare Supplement Premium Rate Filing/

Response Letter

Response Letter Status Submitted to State
Response Letter Date 04/06/2011
Submitted Date 04/06/2011

Dear Stephanie Fowler,

Comments:

Per your request.

Response 1

Comments: We have attached the correct Arkansas actuarial memorandum.

Changed Items:

Supporting Document Schedule Item Changes

Satisfied -Name: Health - Actuarial Justification

Comment:

No Form Schedule items changed.

No Rate/Rule Schedule items changed.

Thank you for your consideration in this matter.

Sincerely,

Brenda Ingram, Kyle Conrad, Misty Anglin

SERFF Tracking Number:	RNIC-127102743	State:	Arkansas
Filing Company:	Reserve National Insurance Company	State Tracking Number:	48362
Company Tracking Number:			
TOI:	MS08I Individual Medicare Supplement - Standard Plans 2010	Sub-TOI:	MS08I.012 Multi-Plan 2010
Product Name:	2011 MCS-10 Medicare Supplement Premium Rate Filing		
Project Name/Number:	2011 MCS-10 Medicare Supplement Premium Rate Filing/		

Rate Information

Rate data applies to filing.

Filing Method:	Review & Approve
Rate Change Type:	Neutral
Overall Percentage of Last Rate Revision:	%
Effective Date of Last Rate Revision:	
Filing Method of Last Filing:	

Company Rate Information

Company Name:	Company Rate Change:	Overall % Indicated Change:	Overall % Rate Impact:	Written Premium Change for this Program:	# of Policy Holders Affected for this Program:	Written Premium for this Program:	Maximum % Change (where required):	Minimum % Change (where required):
Reserve National Insurance Company	N/A	0.000%	0.000%		55	\$74,249	0.000%	0.000%

SERFF Tracking Number: RNIC-127102743 State: Arkansas

Filing Company: Reserve National Insurance Company State Tracking Number: 48362

Company Tracking Number:

TOI: MS08I Individual Medicare Supplement - Sub-TOI: MS08I.012 Multi-Plan 2010
Standard Plans 2010

Product Name: 2011 MCS-10 Medicare Supplement Premium Rate Filing

Project Name/Number: 2011 MCS-10 Medicare Supplement Premium Rate Filing/

Rate/Rule Schedule

Schedule Item Status:	Document Name:	Affected Form Numbers: (Separated with commas)	Rate Action:	Rate Action Information:	Attachments
Approved 04/08/2011	Rates	MCS-10-A	Other	Previous State Filing Number: Rate Action Other Explanation:	44297 Annual Filing AR 2011 Current Rates MCS-10-A.pdf
Approved 04/08/2011	Rates	MCS-10-C	Other	Previous State Filing Number: Rate Action Other Explanation:	44297 Annual Filing AR 2011 Current Rates MCS-10-C.pdf
Approved 04/08/2011	Rates	MCS-10-F	Other	Previous State Filing Number: Rate Action Other Explanation:	45487 Annual Filing AR 2011 Current Rates MCS-10-F.pdf
Approved 04/08/2011	Rates	MCS-10-F-HD	Other	Previous State Filing Number: Rate Action Other Explanation:	45487 Annual Filing AR 2011 Current Rates MCS-10-F-HD.pdf
Approved 04/08/2011	Rates	MCS-10-N	Other	Previous State Filing Number: Rate Action Other Explanation:	44297 Annual Filing AR 2011 Current Rates MCS-10-N.pdf

RESERVE NATIONAL INSURANCE COMPANY

Medicare Supplement Policy

Step Rated Premiums

Form MCS-10-A

Preferred Rates

Arkansas

Non-Tobacco

Attained Age	Regular Monthly	Bank Draft Monthly	Quarterly	Semi-Annual	Annual
Under 65	\$132.00	\$121.45	\$388.10	\$768.25	\$1,457.30
65	\$132.00	\$121.45	\$388.10	\$768.25	\$1,457.30
66	\$132.00	\$121.45	\$388.10	\$768.25	\$1,457.30
67	\$132.00	\$121.45	\$388.10	\$768.25	\$1,457.30
68	\$132.00	\$121.45	\$388.10	\$768.25	\$1,457.30
69	\$132.00	\$121.45	\$388.10	\$768.25	\$1,457.30
70	\$132.00	\$121.45	\$388.10	\$768.25	\$1,457.30
71	\$132.00	\$121.45	\$388.10	\$768.25	\$1,457.30
72	\$132.00	\$121.45	\$388.10	\$768.25	\$1,457.30
73	\$132.00	\$121.45	\$388.10	\$768.25	\$1,457.30
74	\$132.00	\$121.45	\$388.10	\$768.25	\$1,457.30
75	\$132.00	\$121.45	\$388.10	\$768.25	\$1,457.30
76	\$132.00	\$121.45	\$388.10	\$768.25	\$1,457.30
77	\$132.00	\$121.45	\$388.10	\$768.25	\$1,457.30
78	\$132.00	\$121.45	\$388.10	\$768.25	\$1,457.30
79	\$132.00	\$121.45	\$388.10	\$768.25	\$1,457.30
80	\$132.00	\$121.45	\$388.10	\$768.25	\$1,457.30
81	\$132.00	\$121.45	\$388.10	\$768.25	\$1,457.30
82	\$132.00	\$121.45	\$388.10	\$768.25	\$1,457.30
83	\$132.00	\$121.45	\$388.10	\$768.25	\$1,457.30
84	\$132.00	\$121.45	\$388.10	\$768.25	\$1,457.30
85	\$132.00	\$121.45	\$388.10	\$768.25	\$1,457.30
86	\$132.00	\$121.45	\$388.10	\$768.25	\$1,457.30
87	\$132.00	\$121.45	\$388.10	\$768.25	\$1,457.30
88	\$132.00	\$121.45	\$388.10	\$768.25	\$1,457.30
89	\$132.00	\$121.45	\$388.10	\$768.25	\$1,457.30
90	\$132.00	\$121.45	\$388.10	\$768.25	\$1,457.30
91	\$132.00	\$121.45	\$388.10	\$768.25	\$1,457.30
92	\$132.00	\$121.45	\$388.10	\$768.25	\$1,457.30
93	\$132.00	\$121.45	\$388.10	\$768.25	\$1,457.30
94	\$132.00	\$121.45	\$388.10	\$768.25	\$1,457.30
95	\$132.00	\$121.45	\$388.10	\$768.25	\$1,457.30
96	\$132.00	\$121.45	\$388.10	\$768.25	\$1,457.30
97	\$132.00	\$121.45	\$388.10	\$768.25	\$1,457.30
98	\$132.00	\$121.45	\$388.10	\$768.25	\$1,457.30
99+	\$132.00	\$121.45	\$388.10	\$768.25	\$1,457.30

Monthly Bank Draft = Monthly Rate X .92
Semi-Annual Rate = Monthly Rate X 5.82

Quarterly Rate = Monthly Rate X 2.94
Annual Rate = Monthly Rate X 11.04

RESERVE NATIONAL INSURANCE COMPANY

Medicare Supplement Policy

Step Rated Premiums

Form MCS-10-A

Preferred Rates

Arkansas

Tobacco

Attained Age	Regular Monthly	Bank Draft Monthly	Quarterly	Semi-Annual	Annual
Under 65	\$151.80	\$139.65	\$446.30	\$883.50	\$1,675.85
65	\$151.80	\$139.65	\$446.30	\$883.50	\$1,675.85
66	\$151.80	\$139.65	\$446.30	\$883.50	\$1,675.85
67	\$151.80	\$139.65	\$446.30	\$883.50	\$1,675.85
68	\$151.80	\$139.65	\$446.30	\$883.50	\$1,675.85
69	\$151.80	\$139.65	\$446.30	\$883.50	\$1,675.85
70	\$151.80	\$139.65	\$446.30	\$883.50	\$1,675.85
71	\$151.80	\$139.65	\$446.30	\$883.50	\$1,675.85
72	\$151.80	\$139.65	\$446.30	\$883.50	\$1,675.85
73	\$151.80	\$139.65	\$446.30	\$883.50	\$1,675.85
74	\$151.80	\$139.65	\$446.30	\$883.50	\$1,675.85
75	\$151.80	\$139.65	\$446.30	\$883.50	\$1,675.85
76	\$151.80	\$139.65	\$446.30	\$883.50	\$1,675.85
77	\$151.80	\$139.65	\$446.30	\$883.50	\$1,675.85
78	\$151.80	\$139.65	\$446.30	\$883.50	\$1,675.85
79	\$151.80	\$139.65	\$446.30	\$883.50	\$1,675.85
80	\$151.80	\$139.65	\$446.30	\$883.50	\$1,675.85
81	\$151.80	\$139.65	\$446.30	\$883.50	\$1,675.85
82	\$151.80	\$139.65	\$446.30	\$883.50	\$1,675.85
83	\$151.80	\$139.65	\$446.30	\$883.50	\$1,675.85
84	\$151.80	\$139.65	\$446.30	\$883.50	\$1,675.85
85	\$151.80	\$139.65	\$446.30	\$883.50	\$1,675.85
86	\$151.80	\$139.65	\$446.30	\$883.50	\$1,675.85
87	\$151.80	\$139.65	\$446.30	\$883.50	\$1,675.85
88	\$151.80	\$139.65	\$446.30	\$883.50	\$1,675.85
89	\$151.80	\$139.65	\$446.30	\$883.50	\$1,675.85
90	\$151.80	\$139.65	\$446.30	\$883.50	\$1,675.85
91	\$151.80	\$139.65	\$446.30	\$883.50	\$1,675.85
92	\$151.80	\$139.65	\$446.30	\$883.50	\$1,675.85
93	\$151.80	\$139.65	\$446.30	\$883.50	\$1,675.85
94	\$151.80	\$139.65	\$446.30	\$883.50	\$1,675.85
95	\$151.80	\$139.65	\$446.30	\$883.50	\$1,675.85
96	\$151.80	\$139.65	\$446.30	\$883.50	\$1,675.85
97	\$151.80	\$139.65	\$446.30	\$883.50	\$1,675.85
98	\$151.80	\$139.65	\$446.30	\$883.50	\$1,675.85
99+	\$151.80	\$139.65	\$446.30	\$883.50	\$1,675.85

Monthly Bank Draft = Monthly Rate X .92

Semi-Annual Rate = Monthly Rate X 5.82

Quarterly Rate = Monthly Rate X 2.94

Annual Rate = Monthly Rate X 11.04

RESERVE NATIONAL INSURANCE COMPANY

Medicare Supplement Policy

Step Rated Premiums

Form MCS-10-A

Standard Rates

Arkansas

Non-Tobacco

Attained Age	Regular Monthly	Bank Draft Monthly	Quarterly	Semi-Annual	Annual
Under 65	\$151.80	\$139.65	\$446.30	\$883.50	\$1,675.85
65	\$151.80	\$139.65	\$446.30	\$883.50	\$1,675.85
66	\$151.80	\$139.65	\$446.30	\$883.50	\$1,675.85
67	\$151.80	\$139.65	\$446.30	\$883.50	\$1,675.85
68	\$151.80	\$139.65	\$446.30	\$883.50	\$1,675.85
69	\$151.80	\$139.65	\$446.30	\$883.50	\$1,675.85
70	\$151.80	\$139.65	\$446.30	\$883.50	\$1,675.85
71	\$151.80	\$139.65	\$446.30	\$883.50	\$1,675.85
72	\$151.80	\$139.65	\$446.30	\$883.50	\$1,675.85
73	\$151.80	\$139.65	\$446.30	\$883.50	\$1,675.85
74	\$151.80	\$139.65	\$446.30	\$883.50	\$1,675.85
75	\$151.80	\$139.65	\$446.30	\$883.50	\$1,675.85
76	\$151.80	\$139.65	\$446.30	\$883.50	\$1,675.85
77	\$151.80	\$139.65	\$446.30	\$883.50	\$1,675.85
78	\$151.80	\$139.65	\$446.30	\$883.50	\$1,675.85
79	\$151.80	\$139.65	\$446.30	\$883.50	\$1,675.85
80	\$151.80	\$139.65	\$446.30	\$883.50	\$1,675.85
81	\$151.80	\$139.65	\$446.30	\$883.50	\$1,675.85
82	\$151.80	\$139.65	\$446.30	\$883.50	\$1,675.85
83	\$151.80	\$139.65	\$446.30	\$883.50	\$1,675.85
84	\$151.80	\$139.65	\$446.30	\$883.50	\$1,675.85
85	\$151.80	\$139.65	\$446.30	\$883.50	\$1,675.85
86	\$151.80	\$139.65	\$446.30	\$883.50	\$1,675.85
87	\$151.80	\$139.65	\$446.30	\$883.50	\$1,675.85
88	\$151.80	\$139.65	\$446.30	\$883.50	\$1,675.85
89	\$151.80	\$139.65	\$446.30	\$883.50	\$1,675.85
90	\$151.80	\$139.65	\$446.30	\$883.50	\$1,675.85
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92	\$151.80	\$139.65	\$446.30	\$883.50	\$1,675.85
93	\$151.80	\$139.65	\$446.30	\$883.50	\$1,675.85
94	\$151.80	\$139.65	\$446.30	\$883.50	\$1,675.85
95	\$151.80	\$139.65	\$446.30	\$883.50	\$1,675.85
96	\$151.80	\$139.65	\$446.30	\$883.50	\$1,675.85
97	\$151.80	\$139.65	\$446.30	\$883.50	\$1,675.85
98	\$151.80	\$139.65	\$446.30	\$883.50	\$1,675.85
99+	\$151.80	\$139.65	\$446.30	\$883.50	\$1,675.85

Monthly Bank Draft = Monthly Rate X .92
Semi-Annual Rate = Monthly Rate X 5.82

Quarterly Rate = Monthly Rate X 2.94
Annual Rate = Monthly Rate X 11.04

RESERVE NATIONAL INSURANCE COMPANY

Medicare Supplement Policy

Step Rated Premiums

Form MCS-10-A

Standard Rates

Arkansas

Tobacco

Attained Age	Regular Monthly	Bank Draft Monthly	Quarterly	Semi-Annual	Annual
Under 65	\$174.55	\$160.60	\$513.20	\$1,015.90	\$1,927.05
65	\$174.55	\$160.60	\$513.20	\$1,015.90	\$1,927.05
66	\$174.55	\$160.60	\$513.20	\$1,015.90	\$1,927.05
67	\$174.55	\$160.60	\$513.20	\$1,015.90	\$1,927.05
68	\$174.55	\$160.60	\$513.20	\$1,015.90	\$1,927.05
69	\$174.55	\$160.60	\$513.20	\$1,015.90	\$1,927.05
70	\$174.55	\$160.60	\$513.20	\$1,015.90	\$1,927.05
71	\$174.55	\$160.60	\$513.20	\$1,015.90	\$1,927.05
72	\$174.55	\$160.60	\$513.20	\$1,015.90	\$1,927.05
73	\$174.55	\$160.60	\$513.20	\$1,015.90	\$1,927.05
74	\$174.55	\$160.60	\$513.20	\$1,015.90	\$1,927.05
75	\$174.55	\$160.60	\$513.20	\$1,015.90	\$1,927.05
76	\$174.55	\$160.60	\$513.20	\$1,015.90	\$1,927.05
77	\$174.55	\$160.60	\$513.20	\$1,015.90	\$1,927.05
78	\$174.55	\$160.60	\$513.20	\$1,015.90	\$1,927.05
79	\$174.55	\$160.60	\$513.20	\$1,015.90	\$1,927.05
80	\$174.55	\$160.60	\$513.20	\$1,015.90	\$1,927.05
81	\$174.55	\$160.60	\$513.20	\$1,015.90	\$1,927.05
82	\$174.55	\$160.60	\$513.20	\$1,015.90	\$1,927.05
83	\$174.55	\$160.60	\$513.20	\$1,015.90	\$1,927.05
84	\$174.55	\$160.60	\$513.20	\$1,015.90	\$1,927.05
85	\$174.55	\$160.60	\$513.20	\$1,015.90	\$1,927.05
86	\$174.55	\$160.60	\$513.20	\$1,015.90	\$1,927.05
87	\$174.55	\$160.60	\$513.20	\$1,015.90	\$1,927.05
88	\$174.55	\$160.60	\$513.20	\$1,015.90	\$1,927.05
89	\$174.55	\$160.60	\$513.20	\$1,015.90	\$1,927.05
90	\$174.55	\$160.60	\$513.20	\$1,015.90	\$1,927.05
91	\$174.55	\$160.60	\$513.20	\$1,015.90	\$1,927.05
92	\$174.55	\$160.60	\$513.20	\$1,015.90	\$1,927.05
93	\$174.55	\$160.60	\$513.20	\$1,015.90	\$1,927.05
94	\$174.55	\$160.60	\$513.20	\$1,015.90	\$1,927.05
95	\$174.55	\$160.60	\$513.20	\$1,015.90	\$1,927.05
96	\$174.55	\$160.60	\$513.20	\$1,015.90	\$1,927.05
97	\$174.55	\$160.60	\$513.20	\$1,015.90	\$1,927.05
98	\$174.55	\$160.60	\$513.20	\$1,015.90	\$1,927.05
99+	\$174.55	\$160.60	\$513.20	\$1,015.90	\$1,927.05

Monthly Bank Draft = Monthly Rate X .92

Semi-Annual Rate = Monthly Rate X 5.82

Quarterly Rate = Monthly Rate X 2.94

Annual Rate = Monthly Rate X 11.04

RESERVE NATIONAL INSURANCE COMPANY

Medicare Supplement Policy

Step Rated Premiums

Form MCS-10-C

Preferred Rates

Arkansas

Non-Tobacco

Attained Age	Regular Monthly	Bank Draft Monthly	Quarterly	Semi-Annual	Annual
Under 65	\$191.40	\$176.10	\$562.70	\$1,113.95	\$2,113.05
65	\$191.40	\$176.10	\$562.70	\$1,113.95	\$2,113.05
66	\$191.40	\$176.10	\$562.70	\$1,113.95	\$2,113.05
67	\$191.40	\$176.10	\$562.70	\$1,113.95	\$2,113.05
68	\$191.40	\$176.10	\$562.70	\$1,113.95	\$2,113.05
69	\$191.40	\$176.10	\$562.70	\$1,113.95	\$2,113.05
70	\$191.40	\$176.10	\$562.70	\$1,113.95	\$2,113.05
71	\$191.40	\$176.10	\$562.70	\$1,113.95	\$2,113.05
72	\$191.40	\$176.10	\$562.70	\$1,113.95	\$2,113.05
73	\$191.40	\$176.10	\$562.70	\$1,113.95	\$2,113.05
74	\$191.40	\$176.10	\$562.70	\$1,113.95	\$2,113.05
75	\$191.40	\$176.10	\$562.70	\$1,113.95	\$2,113.05
76	\$191.40	\$176.10	\$562.70	\$1,113.95	\$2,113.05
77	\$191.40	\$176.10	\$562.70	\$1,113.95	\$2,113.05
78	\$191.40	\$176.10	\$562.70	\$1,113.95	\$2,113.05
79	\$191.40	\$176.10	\$562.70	\$1,113.95	\$2,113.05
80	\$191.40	\$176.10	\$562.70	\$1,113.95	\$2,113.05
81	\$191.40	\$176.10	\$562.70	\$1,113.95	\$2,113.05
82	\$191.40	\$176.10	\$562.70	\$1,113.95	\$2,113.05
83	\$191.40	\$176.10	\$562.70	\$1,113.95	\$2,113.05
84	\$191.40	\$176.10	\$562.70	\$1,113.95	\$2,113.05
85	\$191.40	\$176.10	\$562.70	\$1,113.95	\$2,113.05
86	\$191.40	\$176.10	\$562.70	\$1,113.95	\$2,113.05
87	\$191.40	\$176.10	\$562.70	\$1,113.95	\$2,113.05
88	\$191.40	\$176.10	\$562.70	\$1,113.95	\$2,113.05
89	\$191.40	\$176.10	\$562.70	\$1,113.95	\$2,113.05
90	\$191.40	\$176.10	\$562.70	\$1,113.95	\$2,113.05
91	\$191.40	\$176.10	\$562.70	\$1,113.95	\$2,113.05
92	\$191.40	\$176.10	\$562.70	\$1,113.95	\$2,113.05
93	\$191.40	\$176.10	\$562.70	\$1,113.95	\$2,113.05
94	\$191.40	\$176.10	\$562.70	\$1,113.95	\$2,113.05
95	\$191.40	\$176.10	\$562.70	\$1,113.95	\$2,113.05
96	\$191.40	\$176.10	\$562.70	\$1,113.95	\$2,113.05
97	\$191.40	\$176.10	\$562.70	\$1,113.95	\$2,113.05
98	\$191.40	\$176.10	\$562.70	\$1,113.95	\$2,113.05
99+	\$191.40	\$176.10	\$562.70	\$1,113.95	\$2,113.05

Monthly Bank Draft = Monthly Rate X .92
Semi-Annual Rate = Monthly Rate X 5.82

Quarterly Rate = Monthly Rate X 2.94
Annual Rate = Monthly Rate X 11.04

RESERVE NATIONAL INSURANCE COMPANY

Medicare Supplement Policy

Step Rated Premiums

Form MCS-10-C

Preferred Rates

Arkansas

Tobacco

Attained Age	Regular Monthly	Bank Draft Monthly	Quarterly	Semi-Annual	Annual
Under 65	\$220.10	\$202.50	\$647.10	\$1,281.00	\$2,429.90
65	\$220.10	\$202.50	\$647.10	\$1,281.00	\$2,429.90
66	\$220.10	\$202.50	\$647.10	\$1,281.00	\$2,429.90
67	\$220.10	\$202.50	\$647.10	\$1,281.00	\$2,429.90
68	\$220.10	\$202.50	\$647.10	\$1,281.00	\$2,429.90
69	\$220.10	\$202.50	\$647.10	\$1,281.00	\$2,429.90
70	\$220.10	\$202.50	\$647.10	\$1,281.00	\$2,429.90
71	\$220.10	\$202.50	\$647.10	\$1,281.00	\$2,429.90
72	\$220.10	\$202.50	\$647.10	\$1,281.00	\$2,429.90
73	\$220.10	\$202.50	\$647.10	\$1,281.00	\$2,429.90
74	\$220.10	\$202.50	\$647.10	\$1,281.00	\$2,429.90
75	\$220.10	\$202.50	\$647.10	\$1,281.00	\$2,429.90
76	\$220.10	\$202.50	\$647.10	\$1,281.00	\$2,429.90
77	\$220.10	\$202.50	\$647.10	\$1,281.00	\$2,429.90
78	\$220.10	\$202.50	\$647.10	\$1,281.00	\$2,429.90
79	\$220.10	\$202.50	\$647.10	\$1,281.00	\$2,429.90
80	\$220.10	\$202.50	\$647.10	\$1,281.00	\$2,429.90
81	\$220.10	\$202.50	\$647.10	\$1,281.00	\$2,429.90
82	\$220.10	\$202.50	\$647.10	\$1,281.00	\$2,429.90
83	\$220.10	\$202.50	\$647.10	\$1,281.00	\$2,429.90
84	\$220.10	\$202.50	\$647.10	\$1,281.00	\$2,429.90
85	\$220.10	\$202.50	\$647.10	\$1,281.00	\$2,429.90
86	\$220.10	\$202.50	\$647.10	\$1,281.00	\$2,429.90
87	\$220.10	\$202.50	\$647.10	\$1,281.00	\$2,429.90
88	\$220.10	\$202.50	\$647.10	\$1,281.00	\$2,429.90
89	\$220.10	\$202.50	\$647.10	\$1,281.00	\$2,429.90
90	\$220.10	\$202.50	\$647.10	\$1,281.00	\$2,429.90
91	\$220.10	\$202.50	\$647.10	\$1,281.00	\$2,429.90
92	\$220.10	\$202.50	\$647.10	\$1,281.00	\$2,429.90
93	\$220.10	\$202.50	\$647.10	\$1,281.00	\$2,429.90
94	\$220.10	\$202.50	\$647.10	\$1,281.00	\$2,429.90
95	\$220.10	\$202.50	\$647.10	\$1,281.00	\$2,429.90
96	\$220.10	\$202.50	\$647.10	\$1,281.00	\$2,429.90
97	\$220.10	\$202.50	\$647.10	\$1,281.00	\$2,429.90
98	\$220.10	\$202.50	\$647.10	\$1,281.00	\$2,429.90
99+	\$220.10	\$202.50	\$647.10	\$1,281.00	\$2,429.90

Monthly Bank Draft = Monthly Rate X .92

Semi-Annual Rate = Monthly Rate X 5.82

Quarterly Rate = Monthly Rate X 2.94

Annual Rate = Monthly Rate X 11.04

RESERVE NATIONAL INSURANCE COMPANY

Medicare Supplement Policy

Step Rated Premiums

Form MCS-10-C

Standard Rates

Arkansas

Non-Tobacco

Attained Age	Regular Monthly	Bank Draft Monthly	Quarterly	Semi-Annual	Annual
Under 65	\$220.10	\$202.50	\$647.10	\$1,281.00	\$2,429.90
65	\$220.10	\$202.50	\$647.10	\$1,281.00	\$2,429.90
66	\$220.10	\$202.50	\$647.10	\$1,281.00	\$2,429.90
67	\$220.10	\$202.50	\$647.10	\$1,281.00	\$2,429.90
68	\$220.10	\$202.50	\$647.10	\$1,281.00	\$2,429.90
69	\$220.10	\$202.50	\$647.10	\$1,281.00	\$2,429.90
70	\$220.10	\$202.50	\$647.10	\$1,281.00	\$2,429.90
71	\$220.10	\$202.50	\$647.10	\$1,281.00	\$2,429.90
72	\$220.10	\$202.50	\$647.10	\$1,281.00	\$2,429.90
73	\$220.10	\$202.50	\$647.10	\$1,281.00	\$2,429.90
74	\$220.10	\$202.50	\$647.10	\$1,281.00	\$2,429.90
75	\$220.10	\$202.50	\$647.10	\$1,281.00	\$2,429.90
76	\$220.10	\$202.50	\$647.10	\$1,281.00	\$2,429.90
77	\$220.10	\$202.50	\$647.10	\$1,281.00	\$2,429.90
78	\$220.10	\$202.50	\$647.10	\$1,281.00	\$2,429.90
79	\$220.10	\$202.50	\$647.10	\$1,281.00	\$2,429.90
80	\$220.10	\$202.50	\$647.10	\$1,281.00	\$2,429.90
81	\$220.10	\$202.50	\$647.10	\$1,281.00	\$2,429.90
82	\$220.10	\$202.50	\$647.10	\$1,281.00	\$2,429.90
83	\$220.10	\$202.50	\$647.10	\$1,281.00	\$2,429.90
84	\$220.10	\$202.50	\$647.10	\$1,281.00	\$2,429.90
85	\$220.10	\$202.50	\$647.10	\$1,281.00	\$2,429.90
86	\$220.10	\$202.50	\$647.10	\$1,281.00	\$2,429.90
87	\$220.10	\$202.50	\$647.10	\$1,281.00	\$2,429.90
88	\$220.10	\$202.50	\$647.10	\$1,281.00	\$2,429.90
89	\$220.10	\$202.50	\$647.10	\$1,281.00	\$2,429.90
90	\$220.10	\$202.50	\$647.10	\$1,281.00	\$2,429.90
91	\$220.10	\$202.50	\$647.10	\$1,281.00	\$2,429.90
92	\$220.10	\$202.50	\$647.10	\$1,281.00	\$2,429.90
93	\$220.10	\$202.50	\$647.10	\$1,281.00	\$2,429.90
94	\$220.10	\$202.50	\$647.10	\$1,281.00	\$2,429.90
95	\$220.10	\$202.50	\$647.10	\$1,281.00	\$2,429.90
96	\$220.10	\$202.50	\$647.10	\$1,281.00	\$2,429.90
97	\$220.10	\$202.50	\$647.10	\$1,281.00	\$2,429.90
98	\$220.10	\$202.50	\$647.10	\$1,281.00	\$2,429.90
99+	\$220.10	\$202.50	\$647.10	\$1,281.00	\$2,429.90

Monthly Bank Draft = Monthly Rate X .92
Semi-Annual Rate = Monthly Rate X 5.82

Quarterly Rate = Monthly Rate X 2.94
Annual Rate = Monthly Rate X 11.04

RESERVE NATIONAL INSURANCE COMPANY

Medicare Supplement Policy

Step Rated Premiums

Form MCS-10-C

Standard Rates

Arkansas

Tobacco

Attained Age	Regular Monthly	Bank Draft Monthly	Quarterly	Semi-Annual	Annual
Under 65	\$253.10	\$232.85	\$744.10	\$1,473.05	\$2,794.20
65	\$253.10	\$232.85	\$744.10	\$1,473.05	\$2,794.20
66	\$253.10	\$232.85	\$744.10	\$1,473.05	\$2,794.20
67	\$253.10	\$232.85	\$744.10	\$1,473.05	\$2,794.20
68	\$253.10	\$232.85	\$744.10	\$1,473.05	\$2,794.20
69	\$253.10	\$232.85	\$744.10	\$1,473.05	\$2,794.20
70	\$253.10	\$232.85	\$744.10	\$1,473.05	\$2,794.20
71	\$253.10	\$232.85	\$744.10	\$1,473.05	\$2,794.20
72	\$253.10	\$232.85	\$744.10	\$1,473.05	\$2,794.20
73	\$253.10	\$232.85	\$744.10	\$1,473.05	\$2,794.20
74	\$253.10	\$232.85	\$744.10	\$1,473.05	\$2,794.20
75	\$253.10	\$232.85	\$744.10	\$1,473.05	\$2,794.20
76	\$253.10	\$232.85	\$744.10	\$1,473.05	\$2,794.20
77	\$253.10	\$232.85	\$744.10	\$1,473.05	\$2,794.20
78	\$253.10	\$232.85	\$744.10	\$1,473.05	\$2,794.20
79	\$253.10	\$232.85	\$744.10	\$1,473.05	\$2,794.20
80	\$253.10	\$232.85	\$744.10	\$1,473.05	\$2,794.20
81	\$253.10	\$232.85	\$744.10	\$1,473.05	\$2,794.20
82	\$253.10	\$232.85	\$744.10	\$1,473.05	\$2,794.20
83	\$253.10	\$232.85	\$744.10	\$1,473.05	\$2,794.20
84	\$253.10	\$232.85	\$744.10	\$1,473.05	\$2,794.20
85	\$253.10	\$232.85	\$744.10	\$1,473.05	\$2,794.20
86	\$253.10	\$232.85	\$744.10	\$1,473.05	\$2,794.20
87	\$253.10	\$232.85	\$744.10	\$1,473.05	\$2,794.20
88	\$253.10	\$232.85	\$744.10	\$1,473.05	\$2,794.20
89	\$253.10	\$232.85	\$744.10	\$1,473.05	\$2,794.20
90	\$253.10	\$232.85	\$744.10	\$1,473.05	\$2,794.20
91	\$253.10	\$232.85	\$744.10	\$1,473.05	\$2,794.20
92	\$253.10	\$232.85	\$744.10	\$1,473.05	\$2,794.20
93	\$253.10	\$232.85	\$744.10	\$1,473.05	\$2,794.20
94	\$253.10	\$232.85	\$744.10	\$1,473.05	\$2,794.20
95	\$253.10	\$232.85	\$744.10	\$1,473.05	\$2,794.20
96	\$253.10	\$232.85	\$744.10	\$1,473.05	\$2,794.20
97	\$253.10	\$232.85	\$744.10	\$1,473.05	\$2,794.20
98	\$253.10	\$232.85	\$744.10	\$1,473.05	\$2,794.20
99+	\$253.10	\$232.85	\$744.10	\$1,473.05	\$2,794.20

Monthly Bank Draft = Monthly Rate X .92

Semi-Annual Rate = Monthly Rate X 5.82

Quarterly Rate = Monthly Rate X 2.94

Annual Rate = Monthly Rate X 11.04

RESERVE NATIONAL INSURANCE COMPANY

Medicare Supplement Policy

Step Rated Premiums

Form MCS-10-F

Preferred Rates

Arkansas

Non-Tobacco

Attained Age	Regular Monthly	Bank Draft Monthly	Quarterly	Semi-Annual	Annual
Under 65	\$171.60	\$157.85	\$504.50	\$998.70	\$1,894.45
65	\$171.60	\$157.85	\$504.50	\$998.70	\$1,894.45
66	\$171.60	\$157.85	\$504.50	\$998.70	\$1,894.45
67	\$171.60	\$157.85	\$504.50	\$998.70	\$1,894.45
68	\$171.60	\$157.85	\$504.50	\$998.70	\$1,894.45
69	\$171.60	\$157.85	\$504.50	\$998.70	\$1,894.45
70	\$171.60	\$157.85	\$504.50	\$998.70	\$1,894.45
71	\$171.60	\$157.85	\$504.50	\$998.70	\$1,894.45
72	\$171.60	\$157.85	\$504.50	\$998.70	\$1,894.45
73	\$171.60	\$157.85	\$504.50	\$998.70	\$1,894.45
74	\$171.60	\$157.85	\$504.50	\$998.70	\$1,894.45
75	\$171.60	\$157.85	\$504.50	\$998.70	\$1,894.45
76	\$171.60	\$157.85	\$504.50	\$998.70	\$1,894.45
77	\$171.60	\$157.85	\$504.50	\$998.70	\$1,894.45
78	\$171.60	\$157.85	\$504.50	\$998.70	\$1,894.45
79	\$171.60	\$157.85	\$504.50	\$998.70	\$1,894.45
80	\$171.60	\$157.85	\$504.50	\$998.70	\$1,894.45
81	\$171.60	\$157.85	\$504.50	\$998.70	\$1,894.45
82	\$171.60	\$157.85	\$504.50	\$998.70	\$1,894.45
83	\$171.60	\$157.85	\$504.50	\$998.70	\$1,894.45
84	\$171.60	\$157.85	\$504.50	\$998.70	\$1,894.45
85	\$171.60	\$157.85	\$504.50	\$998.70	\$1,894.45
86	\$171.60	\$157.85	\$504.50	\$998.70	\$1,894.45
87	\$171.60	\$157.85	\$504.50	\$998.70	\$1,894.45
88	\$171.60	\$157.85	\$504.50	\$998.70	\$1,894.45
89	\$171.60	\$157.85	\$504.50	\$998.70	\$1,894.45
90	\$171.60	\$157.85	\$504.50	\$998.70	\$1,894.45
91	\$171.60	\$157.85	\$504.50	\$998.70	\$1,894.45
92	\$171.60	\$157.85	\$504.50	\$998.70	\$1,894.45
93	\$171.60	\$157.85	\$504.50	\$998.70	\$1,894.45
94	\$171.60	\$157.85	\$504.50	\$998.70	\$1,894.45
95	\$171.60	\$157.85	\$504.50	\$998.70	\$1,894.45
96	\$171.60	\$157.85	\$504.50	\$998.70	\$1,894.45
97	\$171.60	\$157.85	\$504.50	\$998.70	\$1,894.45
98	\$171.60	\$157.85	\$504.50	\$998.70	\$1,894.45
99+	\$171.60	\$157.85	\$504.50	\$998.70	\$1,894.45

Monthly Bank Draft = Monthly Rate X .92
Semi-Annual Rate = Monthly Rate X 5.82

Quarterly Rate = Monthly Rate X 2.94
Annual Rate = Monthly Rate X 11.04

RESERVE NATIONAL INSURANCE COMPANY

Medicare Supplement Policy

Step Rated Premiums

Form MCS-10-F

Preferred Rates

Arkansas

Tobacco

Attained Age	Regular Monthly	Bank Draft Monthly	Quarterly	Semi-Annual	Annual
Under 65	\$197.35	\$181.55	\$580.20	\$1,148.60	\$2,178.75
65	\$197.35	\$181.55	\$580.20	\$1,148.60	\$2,178.75
66	\$197.35	\$181.55	\$580.20	\$1,148.60	\$2,178.75
67	\$197.35	\$181.55	\$580.20	\$1,148.60	\$2,178.75
68	\$197.35	\$181.55	\$580.20	\$1,148.60	\$2,178.75
69	\$197.35	\$181.55	\$580.20	\$1,148.60	\$2,178.75
70	\$197.35	\$181.55	\$580.20	\$1,148.60	\$2,178.75
71	\$197.35	\$181.55	\$580.20	\$1,148.60	\$2,178.75
72	\$197.35	\$181.55	\$580.20	\$1,148.60	\$2,178.75
73	\$197.35	\$181.55	\$580.20	\$1,148.60	\$2,178.75
74	\$197.35	\$181.55	\$580.20	\$1,148.60	\$2,178.75
75	\$197.35	\$181.55	\$580.20	\$1,148.60	\$2,178.75
76	\$197.35	\$181.55	\$580.20	\$1,148.60	\$2,178.75
77	\$197.35	\$181.55	\$580.20	\$1,148.60	\$2,178.75
78	\$197.35	\$181.55	\$580.20	\$1,148.60	\$2,178.75
79	\$197.35	\$181.55	\$580.20	\$1,148.60	\$2,178.75
80	\$197.35	\$181.55	\$580.20	\$1,148.60	\$2,178.75
81	\$197.35	\$181.55	\$580.20	\$1,148.60	\$2,178.75
82	\$197.35	\$181.55	\$580.20	\$1,148.60	\$2,178.75
83	\$197.35	\$181.55	\$580.20	\$1,148.60	\$2,178.75
84	\$197.35	\$181.55	\$580.20	\$1,148.60	\$2,178.75
85	\$197.35	\$181.55	\$580.20	\$1,148.60	\$2,178.75
86	\$197.35	\$181.55	\$580.20	\$1,148.60	\$2,178.75
87	\$197.35	\$181.55	\$580.20	\$1,148.60	\$2,178.75
88	\$197.35	\$181.55	\$580.20	\$1,148.60	\$2,178.75
89	\$197.35	\$181.55	\$580.20	\$1,148.60	\$2,178.75
90	\$197.35	\$181.55	\$580.20	\$1,148.60	\$2,178.75
91	\$197.35	\$181.55	\$580.20	\$1,148.60	\$2,178.75
92	\$197.35	\$181.55	\$580.20	\$1,148.60	\$2,178.75
93	\$197.35	\$181.55	\$580.20	\$1,148.60	\$2,178.75
94	\$197.35	\$181.55	\$580.20	\$1,148.60	\$2,178.75
95	\$197.35	\$181.55	\$580.20	\$1,148.60	\$2,178.75
96	\$197.35	\$181.55	\$580.20	\$1,148.60	\$2,178.75
97	\$197.35	\$181.55	\$580.20	\$1,148.60	\$2,178.75
98	\$197.35	\$181.55	\$580.20	\$1,148.60	\$2,178.75
99+	\$197.35	\$181.55	\$580.20	\$1,148.60	\$2,178.75

Monthly Bank Draft = Monthly Rate X .92

Semi-Annual Rate = Monthly Rate X 5.82

Quarterly Rate = Monthly Rate X 2.94

Annual Rate = Monthly Rate X 11.04

RESERVE NATIONAL INSURANCE COMPANY

Medicare Supplement Policy

Step Rated Premiums

Form MCS-10-F

Standard Rates

Arkansas

Non-Tobacco

Attained Age	Regular Monthly	Bank Draft Monthly	Quarterly	Semi-Annual	Annual
Under 65	\$197.35	\$181.55	\$580.20	\$1,148.60	\$2,178.75
65	\$197.35	\$181.55	\$580.20	\$1,148.60	\$2,178.75
66	\$197.35	\$181.55	\$580.20	\$1,148.60	\$2,178.75
67	\$197.35	\$181.55	\$580.20	\$1,148.60	\$2,178.75
68	\$197.35	\$181.55	\$580.20	\$1,148.60	\$2,178.75
69	\$197.35	\$181.55	\$580.20	\$1,148.60	\$2,178.75
70	\$197.35	\$181.55	\$580.20	\$1,148.60	\$2,178.75
71	\$197.35	\$181.55	\$580.20	\$1,148.60	\$2,178.75
72	\$197.35	\$181.55	\$580.20	\$1,148.60	\$2,178.75
73	\$197.35	\$181.55	\$580.20	\$1,148.60	\$2,178.75
74	\$197.35	\$181.55	\$580.20	\$1,148.60	\$2,178.75
75	\$197.35	\$181.55	\$580.20	\$1,148.60	\$2,178.75
76	\$197.35	\$181.55	\$580.20	\$1,148.60	\$2,178.75
77	\$197.35	\$181.55	\$580.20	\$1,148.60	\$2,178.75
78	\$197.35	\$181.55	\$580.20	\$1,148.60	\$2,178.75
79	\$197.35	\$181.55	\$580.20	\$1,148.60	\$2,178.75
80	\$197.35	\$181.55	\$580.20	\$1,148.60	\$2,178.75
81	\$197.35	\$181.55	\$580.20	\$1,148.60	\$2,178.75
82	\$197.35	\$181.55	\$580.20	\$1,148.60	\$2,178.75
83	\$197.35	\$181.55	\$580.20	\$1,148.60	\$2,178.75
84	\$197.35	\$181.55	\$580.20	\$1,148.60	\$2,178.75
85	\$197.35	\$181.55	\$580.20	\$1,148.60	\$2,178.75
86	\$197.35	\$181.55	\$580.20	\$1,148.60	\$2,178.75
87	\$197.35	\$181.55	\$580.20	\$1,148.60	\$2,178.75
88	\$197.35	\$181.55	\$580.20	\$1,148.60	\$2,178.75
89	\$197.35	\$181.55	\$580.20	\$1,148.60	\$2,178.75
90	\$197.35	\$181.55	\$580.20	\$1,148.60	\$2,178.75
91	\$197.35	\$181.55	\$580.20	\$1,148.60	\$2,178.75
92	\$197.35	\$181.55	\$580.20	\$1,148.60	\$2,178.75
93	\$197.35	\$181.55	\$580.20	\$1,148.60	\$2,178.75
94	\$197.35	\$181.55	\$580.20	\$1,148.60	\$2,178.75
95	\$197.35	\$181.55	\$580.20	\$1,148.60	\$2,178.75
96	\$197.35	\$181.55	\$580.20	\$1,148.60	\$2,178.75
97	\$197.35	\$181.55	\$580.20	\$1,148.60	\$2,178.75
98	\$197.35	\$181.55	\$580.20	\$1,148.60	\$2,178.75
99+	\$197.35	\$181.55	\$580.20	\$1,148.60	\$2,178.75

Monthly Bank Draft = Monthly Rate X .92
Semi-Annual Rate = Monthly Rate X 5.82

Quarterly Rate = Monthly Rate X 2.94
Annual Rate = Monthly Rate X 11.04

RESERVE NATIONAL INSURANCE COMPANY

Medicare Supplement Policy

Step Rated Premiums

Form MCS-10-F

Standard Rates

Arkansas

Tobacco

Attained Age	Regular Monthly	Bank Draft Monthly	Quarterly	Semi-Annual	Annual
Under 65	\$226.95	\$208.80	\$667.25	\$1,320.85	\$2,505.55
65	\$226.95	\$208.80	\$667.25	\$1,320.85	\$2,505.55
66	\$226.95	\$208.80	\$667.25	\$1,320.85	\$2,505.55
67	\$226.95	\$208.80	\$667.25	\$1,320.85	\$2,505.55
68	\$226.95	\$208.80	\$667.25	\$1,320.85	\$2,505.55
69	\$226.95	\$208.80	\$667.25	\$1,320.85	\$2,505.55
70	\$226.95	\$208.80	\$667.25	\$1,320.85	\$2,505.55
71	\$226.95	\$208.80	\$667.25	\$1,320.85	\$2,505.55
72	\$226.95	\$208.80	\$667.25	\$1,320.85	\$2,505.55
73	\$226.95	\$208.80	\$667.25	\$1,320.85	\$2,505.55
74	\$226.95	\$208.80	\$667.25	\$1,320.85	\$2,505.55
75	\$226.95	\$208.80	\$667.25	\$1,320.85	\$2,505.55
76	\$226.95	\$208.80	\$667.25	\$1,320.85	\$2,505.55
77	\$226.95	\$208.80	\$667.25	\$1,320.85	\$2,505.55
78	\$226.95	\$208.80	\$667.25	\$1,320.85	\$2,505.55
79	\$226.95	\$208.80	\$667.25	\$1,320.85	\$2,505.55
80	\$226.95	\$208.80	\$667.25	\$1,320.85	\$2,505.55
81	\$226.95	\$208.80	\$667.25	\$1,320.85	\$2,505.55
82	\$226.95	\$208.80	\$667.25	\$1,320.85	\$2,505.55
83	\$226.95	\$208.80	\$667.25	\$1,320.85	\$2,505.55
84	\$226.95	\$208.80	\$667.25	\$1,320.85	\$2,505.55
85	\$226.95	\$208.80	\$667.25	\$1,320.85	\$2,505.55
86	\$226.95	\$208.80	\$667.25	\$1,320.85	\$2,505.55
87	\$226.95	\$208.80	\$667.25	\$1,320.85	\$2,505.55
88	\$226.95	\$208.80	\$667.25	\$1,320.85	\$2,505.55
89	\$226.95	\$208.80	\$667.25	\$1,320.85	\$2,505.55
90	\$226.95	\$208.80	\$667.25	\$1,320.85	\$2,505.55
91	\$226.95	\$208.80	\$667.25	\$1,320.85	\$2,505.55
92	\$226.95	\$208.80	\$667.25	\$1,320.85	\$2,505.55
93	\$226.95	\$208.80	\$667.25	\$1,320.85	\$2,505.55
94	\$226.95	\$208.80	\$667.25	\$1,320.85	\$2,505.55
95	\$226.95	\$208.80	\$667.25	\$1,320.85	\$2,505.55
96	\$226.95	\$208.80	\$667.25	\$1,320.85	\$2,505.55
97	\$226.95	\$208.80	\$667.25	\$1,320.85	\$2,505.55
98	\$226.95	\$208.80	\$667.25	\$1,320.85	\$2,505.55
99+	\$226.95	\$208.80	\$667.25	\$1,320.85	\$2,505.55

Monthly Bank Draft = Monthly Rate X .92

Semi-Annual Rate = Monthly Rate X 5.82

Quarterly Rate = Monthly Rate X 2.94

Annual Rate = Monthly Rate X 11.04

RESERVE NATIONAL INSURANCE COMPANY

Medicare Supplement Policy

Step Rated Premiums

Form MCS-10-F-HD

Preferred Rates

Arkansas

Non-Tobacco

Attained Age	Regular Monthly	Bank Draft Monthly	Quarterly	Semi-Annual	Annual
Under 65	\$54.65	\$50.30	\$160.65	\$318.05	\$603.35
65	\$54.65	\$50.30	\$160.65	\$318.05	\$603.35
66	\$54.65	\$50.30	\$160.65	\$318.05	\$603.35
67	\$54.65	\$50.30	\$160.65	\$318.05	\$603.35
68	\$54.65	\$50.30	\$160.65	\$318.05	\$603.35
69	\$54.65	\$50.30	\$160.65	\$318.05	\$603.35
70	\$54.65	\$50.30	\$160.65	\$318.05	\$603.35
71	\$54.65	\$50.30	\$160.65	\$318.05	\$603.35
72	\$54.65	\$50.30	\$160.65	\$318.05	\$603.35
73	\$54.65	\$50.30	\$160.65	\$318.05	\$603.35
74	\$54.65	\$50.30	\$160.65	\$318.05	\$603.35
75	\$54.65	\$50.30	\$160.65	\$318.05	\$603.35
76	\$54.65	\$50.30	\$160.65	\$318.05	\$603.35
77	\$54.65	\$50.30	\$160.65	\$318.05	\$603.35
78	\$54.65	\$50.30	\$160.65	\$318.05	\$603.35
79	\$54.65	\$50.30	\$160.65	\$318.05	\$603.35
80	\$54.65	\$50.30	\$160.65	\$318.05	\$603.35
81	\$54.65	\$50.30	\$160.65	\$318.05	\$603.35
82	\$54.65	\$50.30	\$160.65	\$318.05	\$603.35
83	\$54.65	\$50.30	\$160.65	\$318.05	\$603.35
84	\$54.65	\$50.30	\$160.65	\$318.05	\$603.35
85	\$54.65	\$50.30	\$160.65	\$318.05	\$603.35
86	\$54.65	\$50.30	\$160.65	\$318.05	\$603.35
87	\$54.65	\$50.30	\$160.65	\$318.05	\$603.35
88	\$54.65	\$50.30	\$160.65	\$318.05	\$603.35
89	\$54.65	\$50.30	\$160.65	\$318.05	\$603.35
90	\$54.65	\$50.30	\$160.65	\$318.05	\$603.35
91	\$54.65	\$50.30	\$160.65	\$318.05	\$603.35
92	\$54.65	\$50.30	\$160.65	\$318.05	\$603.35
93	\$54.65	\$50.30	\$160.65	\$318.05	\$603.35
94	\$54.65	\$50.30	\$160.65	\$318.05	\$603.35
95	\$54.65	\$50.30	\$160.65	\$318.05	\$603.35
96	\$54.65	\$50.30	\$160.65	\$318.05	\$603.35
97	\$54.65	\$50.30	\$160.65	\$318.05	\$603.35
98	\$54.65	\$50.30	\$160.65	\$318.05	\$603.35
99+	\$54.65	\$50.30	\$160.65	\$318.05	\$603.35

Monthly Bank Draft = Monthly Rate X .92
Semi-Annual Rate = Monthly Rate X 5.82

Quarterly Rate = Monthly Rate X 2.94
Annual Rate = Monthly Rate X 11.04

RESERVE NATIONAL INSURANCE COMPANY

Medicare Supplement Policy

Step Rated Premiums

Form MCS-10-F-HD

Preferred Rates

Arkansas

Tobacco

Attained Age	Regular Monthly	Bank Draft Monthly	Quarterly	Semi-Annual	Annual
Under 65	\$62.85	\$57.80	\$184.80	\$365.80	\$693.85
65	\$62.85	\$57.80	\$184.80	\$365.80	\$693.85
66	\$62.85	\$57.80	\$184.80	\$365.80	\$693.85
67	\$62.85	\$57.80	\$184.80	\$365.80	\$693.85
68	\$62.85	\$57.80	\$184.80	\$365.80	\$693.85
69	\$62.85	\$57.80	\$184.80	\$365.80	\$693.85
70	\$62.85	\$57.80	\$184.80	\$365.80	\$693.85
71	\$62.85	\$57.80	\$184.80	\$365.80	\$693.85
72	\$62.85	\$57.80	\$184.80	\$365.80	\$693.85
73	\$62.85	\$57.80	\$184.80	\$365.80	\$693.85
74	\$62.85	\$57.80	\$184.80	\$365.80	\$693.85
75	\$62.85	\$57.80	\$184.80	\$365.80	\$693.85
76	\$62.85	\$57.80	\$184.80	\$365.80	\$693.85
77	\$62.85	\$57.80	\$184.80	\$365.80	\$693.85
78	\$62.85	\$57.80	\$184.80	\$365.80	\$693.85
79	\$62.85	\$57.80	\$184.80	\$365.80	\$693.85
80	\$62.85	\$57.80	\$184.80	\$365.80	\$693.85
81	\$62.85	\$57.80	\$184.80	\$365.80	\$693.85
82	\$62.85	\$57.80	\$184.80	\$365.80	\$693.85
83	\$62.85	\$57.80	\$184.80	\$365.80	\$693.85
84	\$62.85	\$57.80	\$184.80	\$365.80	\$693.85
85	\$62.85	\$57.80	\$184.80	\$365.80	\$693.85
86	\$62.85	\$57.80	\$184.80	\$365.80	\$693.85
87	\$62.85	\$57.80	\$184.80	\$365.80	\$693.85
88	\$62.85	\$57.80	\$184.80	\$365.80	\$693.85
89	\$62.85	\$57.80	\$184.80	\$365.80	\$693.85
90	\$62.85	\$57.80	\$184.80	\$365.80	\$693.85
91	\$62.85	\$57.80	\$184.80	\$365.80	\$693.85
92	\$62.85	\$57.80	\$184.80	\$365.80	\$693.85
93	\$62.85	\$57.80	\$184.80	\$365.80	\$693.85
94	\$62.85	\$57.80	\$184.80	\$365.80	\$693.85
95	\$62.85	\$57.80	\$184.80	\$365.80	\$693.85
96	\$62.85	\$57.80	\$184.80	\$365.80	\$693.85
97	\$62.85	\$57.80	\$184.80	\$365.80	\$693.85
98	\$62.85	\$57.80	\$184.80	\$365.80	\$693.85
99+	\$62.85	\$57.80	\$184.80	\$365.80	\$693.85

Monthly Bank Draft = Monthly Rate X .92

Semi-Annual Rate = Monthly Rate X 5.82

Quarterly Rate = Monthly Rate X 2.94

Annual Rate = Monthly Rate X 11.04

RESERVE NATIONAL INSURANCE COMPANY

Medicare Supplement Policy

Step Rated Premiums

Form MCS-10-F-HD

Standard Rates

Arkansas

Non-Tobacco

Attained Age	Regular Monthly	Bank Draft Monthly	Quarterly	Semi-Annual	Annual
Under 65	\$62.85	\$57.80	\$184.80	\$365.80	\$693.85
65	\$62.85	\$57.80	\$184.80	\$365.80	\$693.85
66	\$62.85	\$57.80	\$184.80	\$365.80	\$693.85
67	\$62.85	\$57.80	\$184.80	\$365.80	\$693.85
68	\$62.85	\$57.80	\$184.80	\$365.80	\$693.85
69	\$62.85	\$57.80	\$184.80	\$365.80	\$693.85
70	\$62.85	\$57.80	\$184.80	\$365.80	\$693.85
71	\$62.85	\$57.80	\$184.80	\$365.80	\$693.85
72	\$62.85	\$57.80	\$184.80	\$365.80	\$693.85
73	\$62.85	\$57.80	\$184.80	\$365.80	\$693.85
74	\$62.85	\$57.80	\$184.80	\$365.80	\$693.85
75	\$62.85	\$57.80	\$184.80	\$365.80	\$693.85
76	\$62.85	\$57.80	\$184.80	\$365.80	\$693.85
77	\$62.85	\$57.80	\$184.80	\$365.80	\$693.85
78	\$62.85	\$57.80	\$184.80	\$365.80	\$693.85
79	\$62.85	\$57.80	\$184.80	\$365.80	\$693.85
80	\$62.85	\$57.80	\$184.80	\$365.80	\$693.85
81	\$62.85	\$57.80	\$184.80	\$365.80	\$693.85
82	\$62.85	\$57.80	\$184.80	\$365.80	\$693.85
83	\$62.85	\$57.80	\$184.80	\$365.80	\$693.85
84	\$62.85	\$57.80	\$184.80	\$365.80	\$693.85
85	\$62.85	\$57.80	\$184.80	\$365.80	\$693.85
86	\$62.85	\$57.80	\$184.80	\$365.80	\$693.85
87	\$62.85	\$57.80	\$184.80	\$365.80	\$693.85
88	\$62.85	\$57.80	\$184.80	\$365.80	\$693.85
89	\$62.85	\$57.80	\$184.80	\$365.80	\$693.85
90	\$62.85	\$57.80	\$184.80	\$365.80	\$693.85
91	\$62.85	\$57.80	\$184.80	\$365.80	\$693.85
92	\$62.85	\$57.80	\$184.80	\$365.80	\$693.85
93	\$62.85	\$57.80	\$184.80	\$365.80	\$693.85
94	\$62.85	\$57.80	\$184.80	\$365.80	\$693.85
95	\$62.85	\$57.80	\$184.80	\$365.80	\$693.85
96	\$62.85	\$57.80	\$184.80	\$365.80	\$693.85
97	\$62.85	\$57.80	\$184.80	\$365.80	\$693.85
98	\$62.85	\$57.80	\$184.80	\$365.80	\$693.85
99+	\$62.85	\$57.80	\$184.80	\$365.80	\$693.85

Monthly Bank Draft = Monthly Rate X .92
Semi-Annual Rate = Monthly Rate X 5.82

Quarterly Rate = Monthly Rate X 2.94
Annual Rate = Monthly Rate X 11.04

RESERVE NATIONAL INSURANCE COMPANY

Medicare Supplement Policy

Step Rated Premiums

Form MCS-10-F-HD

Standard Rates

Arkansas

Tobacco

Attained Age	Regular Monthly	Bank Draft Monthly	Quarterly	Semi-Annual	Annual
Under 65	\$72.30	\$66.50	\$212.55	\$420.80	\$798.20
65	\$72.30	\$66.50	\$212.55	\$420.80	\$798.20
66	\$72.30	\$66.50	\$212.55	\$420.80	\$798.20
67	\$72.30	\$66.50	\$212.55	\$420.80	\$798.20
68	\$72.30	\$66.50	\$212.55	\$420.80	\$798.20
69	\$72.30	\$66.50	\$212.55	\$420.80	\$798.20
70	\$72.30	\$66.50	\$212.55	\$420.80	\$798.20
71	\$72.30	\$66.50	\$212.55	\$420.80	\$798.20
72	\$72.30	\$66.50	\$212.55	\$420.80	\$798.20
73	\$72.30	\$66.50	\$212.55	\$420.80	\$798.20
74	\$72.30	\$66.50	\$212.55	\$420.80	\$798.20
75	\$72.30	\$66.50	\$212.55	\$420.80	\$798.20
76	\$72.30	\$66.50	\$212.55	\$420.80	\$798.20
77	\$72.30	\$66.50	\$212.55	\$420.80	\$798.20
78	\$72.30	\$66.50	\$212.55	\$420.80	\$798.20
79	\$72.30	\$66.50	\$212.55	\$420.80	\$798.20
80	\$72.30	\$66.50	\$212.55	\$420.80	\$798.20
81	\$72.30	\$66.50	\$212.55	\$420.80	\$798.20
82	\$72.30	\$66.50	\$212.55	\$420.80	\$798.20
83	\$72.30	\$66.50	\$212.55	\$420.80	\$798.20
84	\$72.30	\$66.50	\$212.55	\$420.80	\$798.20
85	\$72.30	\$66.50	\$212.55	\$420.80	\$798.20
86	\$72.30	\$66.50	\$212.55	\$420.80	\$798.20
87	\$72.30	\$66.50	\$212.55	\$420.80	\$798.20
88	\$72.30	\$66.50	\$212.55	\$420.80	\$798.20
89	\$72.30	\$66.50	\$212.55	\$420.80	\$798.20
90	\$72.30	\$66.50	\$212.55	\$420.80	\$798.20
91	\$72.30	\$66.50	\$212.55	\$420.80	\$798.20
92	\$72.30	\$66.50	\$212.55	\$420.80	\$798.20
93	\$72.30	\$66.50	\$212.55	\$420.80	\$798.20
94	\$72.30	\$66.50	\$212.55	\$420.80	\$798.20
95	\$72.30	\$66.50	\$212.55	\$420.80	\$798.20
96	\$72.30	\$66.50	\$212.55	\$420.80	\$798.20
97	\$72.30	\$66.50	\$212.55	\$420.80	\$798.20
98	\$72.30	\$66.50	\$212.55	\$420.80	\$798.20
99+	\$72.30	\$66.50	\$212.55	\$420.80	\$798.20

Monthly Bank Draft = Monthly Rate X .92

Semi-Annual Rate = Monthly Rate X 5.82

Quarterly Rate = Monthly Rate X 2.94

Annual Rate = Monthly Rate X 11.04

RESERVE NATIONAL INSURANCE COMPANY

Medicare Supplement Policy

Step Rated Premiums

Form MCS-10-N

Preferred Rates

Arkansas

Non-Tobacco

Attained Age	Regular Monthly	Bank Draft Monthly	Quarterly	Semi-Annual	Annual
Under 65	\$135.20	\$124.40	\$397.50	\$786.85	\$1,492.60
65	\$135.20	\$124.40	\$397.50	\$786.85	\$1,492.60
66	\$135.20	\$124.40	\$397.50	\$786.85	\$1,492.60
67	\$135.20	\$124.40	\$397.50	\$786.85	\$1,492.60
68	\$135.20	\$124.40	\$397.50	\$786.85	\$1,492.60
69	\$135.20	\$124.40	\$397.50	\$786.85	\$1,492.60
70	\$135.20	\$124.40	\$397.50	\$786.85	\$1,492.60
71	\$135.20	\$124.40	\$397.50	\$786.85	\$1,492.60
72	\$135.20	\$124.40	\$397.50	\$786.85	\$1,492.60
73	\$135.20	\$124.40	\$397.50	\$786.85	\$1,492.60
74	\$135.20	\$124.40	\$397.50	\$786.85	\$1,492.60
75	\$135.20	\$124.40	\$397.50	\$786.85	\$1,492.60
76	\$135.20	\$124.40	\$397.50	\$786.85	\$1,492.60
77	\$135.20	\$124.40	\$397.50	\$786.85	\$1,492.60
78	\$135.20	\$124.40	\$397.50	\$786.85	\$1,492.60
79	\$135.20	\$124.40	\$397.50	\$786.85	\$1,492.60
80	\$135.20	\$124.40	\$397.50	\$786.85	\$1,492.60
81	\$135.20	\$124.40	\$397.50	\$786.85	\$1,492.60
82	\$135.20	\$124.40	\$397.50	\$786.85	\$1,492.60
83	\$135.20	\$124.40	\$397.50	\$786.85	\$1,492.60
84	\$135.20	\$124.40	\$397.50	\$786.85	\$1,492.60
85	\$135.20	\$124.40	\$397.50	\$786.85	\$1,492.60
86	\$135.20	\$124.40	\$397.50	\$786.85	\$1,492.60
87	\$135.20	\$124.40	\$397.50	\$786.85	\$1,492.60
88	\$135.20	\$124.40	\$397.50	\$786.85	\$1,492.60
89	\$135.20	\$124.40	\$397.50	\$786.85	\$1,492.60
90	\$135.20	\$124.40	\$397.50	\$786.85	\$1,492.60
91	\$135.20	\$124.40	\$397.50	\$786.85	\$1,492.60
92	\$135.20	\$124.40	\$397.50	\$786.85	\$1,492.60
93	\$135.20	\$124.40	\$397.50	\$786.85	\$1,492.60
94	\$135.20	\$124.40	\$397.50	\$786.85	\$1,492.60
95	\$135.20	\$124.40	\$397.50	\$786.85	\$1,492.60
96	\$135.20	\$124.40	\$397.50	\$786.85	\$1,492.60
97	\$135.20	\$124.40	\$397.50	\$786.85	\$1,492.60
98	\$135.20	\$124.40	\$397.50	\$786.85	\$1,492.60
99+	\$135.20	\$124.40	\$397.50	\$786.85	\$1,492.60

Monthly Bank Draft = Monthly Rate X .92
Semi-Annual Rate = Monthly Rate X 5.82

Quarterly Rate = Monthly Rate X 2.94
Annual Rate = Monthly Rate X 11.04

RESERVE NATIONAL INSURANCE COMPANY

Medicare Supplement Policy

Step Rated Premiums

Form MCS-10-N

Preferred Rates

Arkansas

Tobacco

Attained Age	Regular Monthly	Bank Draft Monthly	Quarterly	Semi-Annual	Annual
Under 65	\$155.50	\$143.05	\$457.15	\$905.00	\$1,716.70
65	\$155.50	\$143.05	\$457.15	\$905.00	\$1,716.70
66	\$155.50	\$143.05	\$457.15	\$905.00	\$1,716.70
67	\$155.50	\$143.05	\$457.15	\$905.00	\$1,716.70
68	\$155.50	\$143.05	\$457.15	\$905.00	\$1,716.70
69	\$155.50	\$143.05	\$457.15	\$905.00	\$1,716.70
70	\$155.50	\$143.05	\$457.15	\$905.00	\$1,716.70
71	\$155.50	\$143.05	\$457.15	\$905.00	\$1,716.70
72	\$155.50	\$143.05	\$457.15	\$905.00	\$1,716.70
73	\$155.50	\$143.05	\$457.15	\$905.00	\$1,716.70
74	\$155.50	\$143.05	\$457.15	\$905.00	\$1,716.70
75	\$155.50	\$143.05	\$457.15	\$905.00	\$1,716.70
76	\$155.50	\$143.05	\$457.15	\$905.00	\$1,716.70
77	\$155.50	\$143.05	\$457.15	\$905.00	\$1,716.70
78	\$155.50	\$143.05	\$457.15	\$905.00	\$1,716.70
79	\$155.50	\$143.05	\$457.15	\$905.00	\$1,716.70
80	\$155.50	\$143.05	\$457.15	\$905.00	\$1,716.70
81	\$155.50	\$143.05	\$457.15	\$905.00	\$1,716.70
82	\$155.50	\$143.05	\$457.15	\$905.00	\$1,716.70
83	\$155.50	\$143.05	\$457.15	\$905.00	\$1,716.70
84	\$155.50	\$143.05	\$457.15	\$905.00	\$1,716.70
85	\$155.50	\$143.05	\$457.15	\$905.00	\$1,716.70
86	\$155.50	\$143.05	\$457.15	\$905.00	\$1,716.70
87	\$155.50	\$143.05	\$457.15	\$905.00	\$1,716.70
88	\$155.50	\$143.05	\$457.15	\$905.00	\$1,716.70
89	\$155.50	\$143.05	\$457.15	\$905.00	\$1,716.70
90	\$155.50	\$143.05	\$457.15	\$905.00	\$1,716.70
91	\$155.50	\$143.05	\$457.15	\$905.00	\$1,716.70
92	\$155.50	\$143.05	\$457.15	\$905.00	\$1,716.70
93	\$155.50	\$143.05	\$457.15	\$905.00	\$1,716.70
94	\$155.50	\$143.05	\$457.15	\$905.00	\$1,716.70
95	\$155.50	\$143.05	\$457.15	\$905.00	\$1,716.70
96	\$155.50	\$143.05	\$457.15	\$905.00	\$1,716.70
97	\$155.50	\$143.05	\$457.15	\$905.00	\$1,716.70
98	\$155.50	\$143.05	\$457.15	\$905.00	\$1,716.70
99+	\$155.50	\$143.05	\$457.15	\$905.00	\$1,716.70

Monthly Bank Draft = Monthly Rate X .92

Semi-Annual Rate = Monthly Rate X 5.82

Quarterly Rate = Monthly Rate X 2.94

Annual Rate = Monthly Rate X 11.04

RESERVE NATIONAL INSURANCE COMPANY

Medicare Supplement Policy

Step Rated Premiums

Form MCS-10-N

Standard Rates

Arkansas

Non-Tobacco

Attained Age	Regular Monthly	Bank Draft Monthly	Quarterly	Semi-Annual	Annual
Under 65	\$155.50	\$143.05	\$457.15	\$905.00	\$1,716.70
65	\$155.50	\$143.05	\$457.15	\$905.00	\$1,716.70
66	\$155.50	\$143.05	\$457.15	\$905.00	\$1,716.70
67	\$155.50	\$143.05	\$457.15	\$905.00	\$1,716.70
68	\$155.50	\$143.05	\$457.15	\$905.00	\$1,716.70
69	\$155.50	\$143.05	\$457.15	\$905.00	\$1,716.70
70	\$155.50	\$143.05	\$457.15	\$905.00	\$1,716.70
71	\$155.50	\$143.05	\$457.15	\$905.00	\$1,716.70
72	\$155.50	\$143.05	\$457.15	\$905.00	\$1,716.70
73	\$155.50	\$143.05	\$457.15	\$905.00	\$1,716.70
74	\$155.50	\$143.05	\$457.15	\$905.00	\$1,716.70
75	\$155.50	\$143.05	\$457.15	\$905.00	\$1,716.70
76	\$155.50	\$143.05	\$457.15	\$905.00	\$1,716.70
77	\$155.50	\$143.05	\$457.15	\$905.00	\$1,716.70
78	\$155.50	\$143.05	\$457.15	\$905.00	\$1,716.70
79	\$155.50	\$143.05	\$457.15	\$905.00	\$1,716.70
80	\$155.50	\$143.05	\$457.15	\$905.00	\$1,716.70
81	\$155.50	\$143.05	\$457.15	\$905.00	\$1,716.70
82	\$155.50	\$143.05	\$457.15	\$905.00	\$1,716.70
83	\$155.50	\$143.05	\$457.15	\$905.00	\$1,716.70
84	\$155.50	\$143.05	\$457.15	\$905.00	\$1,716.70
85	\$155.50	\$143.05	\$457.15	\$905.00	\$1,716.70
86	\$155.50	\$143.05	\$457.15	\$905.00	\$1,716.70
87	\$155.50	\$143.05	\$457.15	\$905.00	\$1,716.70
88	\$155.50	\$143.05	\$457.15	\$905.00	\$1,716.70
89	\$155.50	\$143.05	\$457.15	\$905.00	\$1,716.70
90	\$155.50	\$143.05	\$457.15	\$905.00	\$1,716.70
91	\$155.50	\$143.05	\$457.15	\$905.00	\$1,716.70
92	\$155.50	\$143.05	\$457.15	\$905.00	\$1,716.70
93	\$155.50	\$143.05	\$457.15	\$905.00	\$1,716.70
94	\$155.50	\$143.05	\$457.15	\$905.00	\$1,716.70
95	\$155.50	\$143.05	\$457.15	\$905.00	\$1,716.70
96	\$155.50	\$143.05	\$457.15	\$905.00	\$1,716.70
97	\$155.50	\$143.05	\$457.15	\$905.00	\$1,716.70
98	\$155.50	\$143.05	\$457.15	\$905.00	\$1,716.70
99+	\$155.50	\$143.05	\$457.15	\$905.00	\$1,716.70

Monthly Bank Draft = Monthly Rate X .92
Semi-Annual Rate = Monthly Rate X 5.82

Quarterly Rate = Monthly Rate X 2.94
Annual Rate = Monthly Rate X 11.04

RESERVE NATIONAL INSURANCE COMPANY

Medicare Supplement Policy

Step Rated Premiums

Form MCS-10-N

Standard Rates

Arkansas

Tobacco

Attained Age	Regular Monthly	Bank Draft Monthly	Quarterly	Semi-Annual	Annual
Under 65	\$178.80	\$164.50	\$525.65	\$1,040.60	\$1,973.95
65	\$178.80	\$164.50	\$525.65	\$1,040.60	\$1,973.95
66	\$178.80	\$164.50	\$525.65	\$1,040.60	\$1,973.95
67	\$178.80	\$164.50	\$525.65	\$1,040.60	\$1,973.95
68	\$178.80	\$164.50	\$525.65	\$1,040.60	\$1,973.95
69	\$178.80	\$164.50	\$525.65	\$1,040.60	\$1,973.95
70	\$178.80	\$164.50	\$525.65	\$1,040.60	\$1,973.95
71	\$178.80	\$164.50	\$525.65	\$1,040.60	\$1,973.95
72	\$178.80	\$164.50	\$525.65	\$1,040.60	\$1,973.95
73	\$178.80	\$164.50	\$525.65	\$1,040.60	\$1,973.95
74	\$178.80	\$164.50	\$525.65	\$1,040.60	\$1,973.95
75	\$178.80	\$164.50	\$525.65	\$1,040.60	\$1,973.95
76	\$178.80	\$164.50	\$525.65	\$1,040.60	\$1,973.95
77	\$178.80	\$164.50	\$525.65	\$1,040.60	\$1,973.95
78	\$178.80	\$164.50	\$525.65	\$1,040.60	\$1,973.95
79	\$178.80	\$164.50	\$525.65	\$1,040.60	\$1,973.95
80	\$178.80	\$164.50	\$525.65	\$1,040.60	\$1,973.95
81	\$178.80	\$164.50	\$525.65	\$1,040.60	\$1,973.95
82	\$178.80	\$164.50	\$525.65	\$1,040.60	\$1,973.95
83	\$178.80	\$164.50	\$525.65	\$1,040.60	\$1,973.95
84	\$178.80	\$164.50	\$525.65	\$1,040.60	\$1,973.95
85	\$178.80	\$164.50	\$525.65	\$1,040.60	\$1,973.95
86	\$178.80	\$164.50	\$525.65	\$1,040.60	\$1,973.95
87	\$178.80	\$164.50	\$525.65	\$1,040.60	\$1,973.95
88	\$178.80	\$164.50	\$525.65	\$1,040.60	\$1,973.95
89	\$178.80	\$164.50	\$525.65	\$1,040.60	\$1,973.95
90	\$178.80	\$164.50	\$525.65	\$1,040.60	\$1,973.95
91	\$178.80	\$164.50	\$525.65	\$1,040.60	\$1,973.95
92	\$178.80	\$164.50	\$525.65	\$1,040.60	\$1,973.95
93	\$178.80	\$164.50	\$525.65	\$1,040.60	\$1,973.95
94	\$178.80	\$164.50	\$525.65	\$1,040.60	\$1,973.95
95	\$178.80	\$164.50	\$525.65	\$1,040.60	\$1,973.95
96	\$178.80	\$164.50	\$525.65	\$1,040.60	\$1,973.95
97	\$178.80	\$164.50	\$525.65	\$1,040.60	\$1,973.95
98	\$178.80	\$164.50	\$525.65	\$1,040.60	\$1,973.95
99+	\$178.80	\$164.50	\$525.65	\$1,040.60	\$1,973.95

Monthly Bank Draft = Monthly Rate X .92

Semi-Annual Rate = Monthly Rate X 5.82

Quarterly Rate = Monthly Rate X 2.94

Annual Rate = Monthly Rate X 11.04